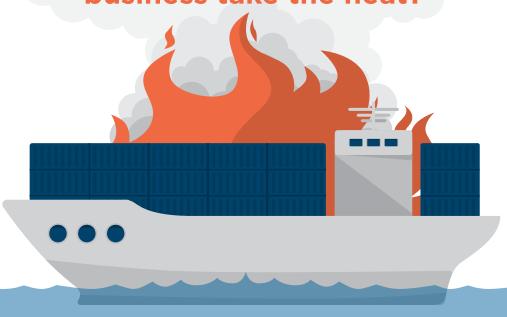
If your cargo goes up in flames, can your business take the heat?





Are you covered?

Each month, nearly 120 containers are lost or damaged at sea. Is your business prepared to handle this loss? Maritime law typically limits recovery to \$500 per package — and proving liability can be a long and arduous process. Carriers also have service terms that can burden you, the cargo owner, with the costs associated with recovery of both containers and vessels.

LET AFS COVER YOUR ASSETS

All-risk cargo insurance through AFS Risk Management Services provides the coverage your cargo needs, helping to protect your bottom line and guarding your supply chain against financial disruptions.

Bottom Line Protection

Coverage up to

the full sales value

of your goods

Real Insurance
Certificates of
coverage issued for
each Bill of Lading

Time
90 days to report
and file a concealed
damage claim

Savings

Peace of mind

coverage for pennies

on the dollar

Fast Claims
Claims advocates
work for you, not
the carrier

Know the Law.

The Carriage of Goods at Sea Act is a US statute governing the rights and responsibilities between shippers of cargo and ship owners. This statute allows ship owners to limit their liability to \$500 per unit when damage or loss occurs.

The Law of General Average is a principal of maritime law which allows ship owners to pass certain costs of recovery onto cargo owners. Cargo owners having goods on any vessel proportionally share in losses resulting from voluntary sacrifice, (of ship or cargo) in an effort to save the whole during an emergency.

EXCEPTIONS

Carriers can deny liability for the following reasons, leaving you no options for legal recourse.

Neglect of the carrier in the navigation of the ship

Insufficient packing, inadequate marks & shipper omissions

of the ship

Fire (unless carrier is at fault)

Strikes, lockouts or labor stoppage

Act of God, War, Public Enemies & Riots

Saving life or property at sea

Any other cause arising without actual fault of the carrier

Damage caused from inherent quality / vice of the goods





